

PEER GROUP 04

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Number of BHCs in Peer Group	340	318	328	289	255
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.78	3.97	3.94	3.85	4.05
+ Non-interest Income	1.12	1.04	1.08	1.01	0.92
- Overhead Expense	3.11	3.13	3.15	3.13	3.14
- Provision for Losses	0.23	0.26	0.28	0.28	0.25
+ Securities Gains (Losses)	0.05	0.03	0.04	0.04	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.68	1.70	1.66	1.55	1.64
Net Operating Income	1.12	1.13	1.11	1.01	1.06
Net Income	1.12	1.13	1.11	1.01	1.07
Net Income (Sub S Adjusted)	1.12	1.09	1.09	1.03	1.18
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.02	6.78	6.65	7.82	8.49
Interest Expense	1.93	2.50	2.40	3.68	4.19
Net Interest Income (TE)	4.09	4.28	4.25	4.16	4.36
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.21	0.26	0.25	0.21
Earnings Coverage of Net Losses (X)	21.77	27.98	24.11	26.90	34.57
Ln&Ls Allowance/Total Loans & Leases	1.32	1.33	1.32	1.29	1.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.75	0.75	0.70	0.55
30-89 Days Past Due Loans and Leases	0.81	0.89	0.95	1.09	1.02
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	18.68	19.46	19.32	20.08	19.57
Net ST Noncore Funding Dependence	8.07	10.05	8.69	11.27	12.15
Net Loans and Leases/Total Assets	65.55	66.66	66.06	67.07	66.96
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.64	8.75	8.56	8.56	8.46
Equity Capital/Total Assets	8.62	8.64	8.50	8.50	8.53
Net Loans&Ls/Equity Capital (X)	7.90	8.02	8.06	8.27	8.19
Cash Dividends/Net Income	25.29	25.45	23.97	27.96	28.32
Cash Dividends/Net Income (Sub S Adjusted)	31.34	46.81	24.16	49.29	30.84
Retained Earnings/Avg Equity Cap	9.33	9.40	9.38	7.99	8.86
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.64	0.59	0.74	0.80	1.09
Long-Term Debt/Equity Capital	1.32	1.84	1.75	1.76	2.85
Equity Investment in Subs/Equity Cap	108.37	108.16	109.04	107.43	105.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	132.00	113.68	127.88	127.32	134.30

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PERCENT OF AVERAGE ASSETS	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	5.57	6.29	6.16	7.24	7.91
Less: Interest Expense	1.79	2.32	2.22	3.41	3.91
Equals: Net Interest Income (TE)	3.78	3.97	3.94	3.85	4.05
Plus: Non-Interest Income	1.12	1.04	1.08	1.01	0.92
Equals: Adj Operating Income (TE)	4.97	5.05	5.07	4.92	5.04
Less: Overhead Expense	3.11	3.13	3.15	3.13	3.14
Less: Provision for Loan and Lease Losses	0.23	0.26	0.28	0.28	0.25
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.03	0.04	0.04	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.68	1.70	1.66	1.55	1.64
Less: Applicable Income Taxes (TE)	0.53	0.54	0.53	0.51	0.55
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.12	1.13	1.11	1.01	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.12	1.13	1.11	1.01	1.07
Memo: Net Income (Last Four Qtrs)	1.12	1.09	1.11	1.01	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.74	92.90	92.76	92.93	93.42
Avg Int-Bearing Funds / Avg Assets	79.98	79.78	79.85	79.93	80.10
Int Income (TE) / Avg Earning Assets	6.02	6.78	6.65	7.82	8.49
Int Expense / Avg Earning Assets	1.93	2.50	2.40	3.68	4.19
Net Int Inc (TE) / Avg Earn Assets	4.09	4.28	4.25	4.16	4.36
YIELD OR COST:					
Total Loans and Leases (TE)	6.78	7.39	7.31	8.48	9.19
Interest-Bearing Bank Balances	1.56	2.42	2.32	4.40	6.79
Fed Funds Sold & Reverse Repos	1.14	1.64	1.59	3.79	6.19
Trading Assets	1.78	12.36	10.41	3.31	3.72
Total Earning Assets	5.92	6.68	6.55	7.71	8.38
Investment Securities (TE)	4.38	5.55	5.30	6.25	6.59
U.S. Treasury & Agency Sec (excl MBS)	3.98	4.96	4.76	6.37	N/A
Mortgage-Backed Securities	3.91	5.43	5.10	5.90	N/A
All Other Securities	6.08	6.88	6.79	7.49	N/A
Interest-Bearing Deposits	2.04	2.73	2.59	4.13	4.67
Time Deposits of \$100K or More	2.90	3.71	3.54	5.36	5.84
Time Deposits < \$100K	3.08	3.99	3.76	5.58	5.80
Other Domestic Deposits	1.02	1.46	1.40	2.45	3.22
Foreign Deposits	1.63	0.75	0.71	3.98	6.25
Fed Funds Purchased and Repos	1.28	1.83	1.79	3.85	5.86
Other Borrowed Funds & Trading Liab	4.06	4.50	4.41	5.57	6.50
All Interest-Bearing Funds	2.23	2.91	2.78	4.28	4.88

PEER GROUP 04

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

Avg Personnel Exp Per Employee (\$000)

26

24

49

47

44

Avg Assets per Employee (\$000)

3,065

2,947

2,956

2,895

2,787

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

1.29

1.58

1.47

1.37

1.86

Overhead Exp / NII + Non-Int Income

63.72

62.61

62.95

64.58

63.38

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.11

3.13

3.15

3.13

3.14

Personnel Expense

1.74

1.71

1.72

1.68

1.66

Net Occupancy Expense

Other Operating Expenses

0.44

0.45

0.45

0.46

0.47

0.91

0.95

0.95

0.97

0.99

Overhead Less Non-Interest Income

1.94

2.03

2.02

2.06

2.16

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

62.63

61.50

61.72

63.27

62.04

Personnel Expense

34.91

33.70

33.69

33.80

32.78

Net Occupancy Expense

8.89

8.83

8.85

9.21

9.20

Other Operating Expenses

18.45

18.52

18.75

19.68

19.66

Total Non-Interest Income

22.17

20.03

20.72

20.18

17.90

Fiduciary Activities Income

1.15

1.30

1.15

1.39

1.45

Serv Charges on Deposit Accts - Domestic

7.88

7.46

7.62

7.29

7.17

Trading Revenue

0.00

0.00

0.00

0.00

N/A

Investment Banking Fees & Commissions

0.41

0.45

0.42

0.41

N/A

Venture Capital Revenue

0.00

0.00

0.00

0.00

N/A

Net Servicing Fees

0.22

0.31

0.26

0.36

N/A

Net Securitization Income

0.00

0.00

0.00

0.00

N/A

Insurance Activities Revenue

0.44

0.42

0.41

0.41

N/A

Net Gain (Loss) - Sales Loans, OREO, Oth

2.90

1.35

1.89

1.41

N/A

Other Non-Interest Income

6.22

5.91

6.13

6.04

8.01

Overhead Less Non-Interest Income

39.77

40.97

40.51

42.31

43.66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

27.54

27.18

26.85

26.51

27.19

Appl Inc Tax+TE/Pretax NOI+TE

32.36

33.02

32.70

33.81

34.44

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	47.74	47.08	47.31	46.57	45.15
Commercial and Industrial Loans	10.00	10.92	10.55	11.29	11.27
Loans to Individuals	4.32	4.81	4.57	4.99	5.95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.91	0.96	0.89	0.95	1.09
Other Loans and Leases	0.82	0.92	0.85	0.92	1.01
Net Loans and Leases	65.55	66.66	66.06	67.07	66.96
Debt Securities Over 1 Year	18.90	18.91	18.34	16.48	19.04
Mutual Funds and Equity Securities	0.30	0.31	0.33	0.34	0.83
Subtotal	85.71	86.36	85.55	84.69	87.13
Interest-Bearing Bank Balances	0.65	0.45	0.51	0.45	0.31
Federal Funds Sold & Reverse Repos	1.76	1.71	1.83	1.73	1.49
Debt Securities 1 Year or Less	2.32	2.17	2.51	1.99	2.36
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.31	91.49	91.31	91.40	91.98
Non-Int Cash and Due From Dep Inst	3.52	3.27	3.43	3.43	3.49
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.10	0.10	0.10	0.10	0.07
All Other Assets	5.11	5.13	5.17	5.06	4.45
MEMORANDA:					
Short-Term Investments	5.38	4.91	5.53	4.80	4.54
U. S. Treasury Securities	0.36	0.53	0.41	0.46	0.85
U. S. Agency Securities (excl MBS)	6.34	6.51	6.30	6.00	N/A
Municipal Securities	3.36	3.17	3.15	2.88	3.36
Mortgage-Backed Securities	8.13	8.20	8.21	7.78	N/A
Asset-Backed Securities	0.01	0.01	0.02	0.01	N/A
Other Debt Securities	0.92	0.96	0.97	1.10	1.42
RE Loans Secured by 1-4 Family	17.53	17.62	17.70	19.07	20.19
Revolving	2.42	2.15	2.26	1.93	1.88
Closed-End, Sec by First Liens	13.58	13.63	13.80	15.26	16.19
Closed-End, Sec by Junior Liens	1.16	1.42	1.28	1.45	1.62
Commercial Real Estate Loans	27.46	26.96	27.01	24.90	22.42
Construction and Land Dev	6.01	5.92	5.97	5.40	4.54
Multifamily	1.50	1.45	1.48	1.35	1.24
Nonfarm Nonresidential	18.75	18.44	18.40	17.10	15.64
RE Loans Secured by Farmland	1.10	1.02	0.99	0.94	1.06
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.06	70.94	71.96	69.90	68.06
RE Loans Secured by 1-4 Family	27.46	26.86	27.42	29.00	30.67
Revolving	3.67	3.22	3.41	2.88	2.81
Closed-End	23.52	23.47	23.79	25.85	27.51
Commercial Real Estate Loans	41.40	39.87	40.52	36.58	33.28
Construction and Land Dev	8.81	8.55	8.69	7.72	6.66
Multifamily	2.28	2.15	2.23	1.99	1.86
Nonfarm Nonresidential	28.47	27.40	27.74	25.32	23.39
RE Loans Secured by Farmland	1.61	1.49	1.46	1.38	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	15.06	16.21	15.82	16.67	16.78
Loans to Individuals	6.67	7.33	7.01	7.52	8.97
Credit Card Loans	0.13	0.16	0.15	0.18	0.46
Agricultural Loans	1.37	1.44	1.34	1.40	1.63
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.27	1.37	1.29	1.39	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.38	4.91	5.53	4.80	4.54
Liquid Assets	23.07	22.08	22.65	21.42	21.96
Investment Securities	22.39	21.91	21.95	21.24	22.69
Net Loans and Leases	65.55	66.66	66.06	67.07	66.96
Net Lns, Ls & Stdby Ltrs of Credit	66.28	67.35	66.80	67.76	67.62
Core Deposits	67.40	67.33	66.86	67.54	67.81
Noncore Funding	21.82	22.03	22.43	22.11	22.01
Time Deposits of \$100K or More	11.64	12.16	11.92	11.92	12.23
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.88	2.06	1.92	2.47	2.42
Net Fed Funds Purchased (Sold)	0.12	0.41	0.07	0.78	1.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.54	1.51	1.50	1.27	1.80
Earning Assets Repr in 1 Year	37.85	37.10	38.53	36.99	36.42
Int-Bearing Liab Repr in 1 Year	29.17	33.20	31.45	34.87	34.03
Long-Term Debt Repr in 1 Year	0.58	0.52	0.51	0.49	0.37
Net Assets Repriceable in 1 Year	7.24	2.92	6.01	1.10	1.26
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.68	19.46	19.32	20.08	19.57
Net ST Noncore Funding Dependence	8.07	10.05	8.69	11.27	12.15
Short-Term Inv/ST Noncore Funding	56.45	42.97	52.57	39.76	36.38
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.79	11.53	13.51	9.31	8.85
Net Loans and Leases/Total Deposits	82.47	83.92	83.59	84.21	83.36
Net Loans and Leases/Core Deposits	98.88	101.33	100.80	101.22	99.90
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.47	1.09	1.41	0.64	0.20
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.33	4.13	5.27	2.44	0.32
Struct Notes Appr(Depr)/Eq Cap	0.11	0.08	0.16	-0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.47	9.80	8.74	10.23	12.83
Available-For-Sale Securities	92.53	90.20	91.26	89.77	87.17
U. S. Treasury Securities	1.76	2.48	1.98	2.23	3.90
U. S. Agency Securities (excl MBS)	32.05	33.56	32.14	32.02	N/A
Municipal Securities	16.43	14.84	14.95	14.02	15.02
Mortgage-Backed Securities	35.56	37.03	37.43	36.41	N/A
Asset-Backed Securities	0.03	0.04	0.07	0.06	N/A
Other Debt Securities	4.15	4.17	4.30	5.01	6.11
Mutual Funds and Equity Securities	1.41	1.55	1.59	1.68	4.13
Debt Securities 1 Year or Less	12.62	10.75	12.68	10.26	11.51
Debt Securities 1 To 5 Years	35.63	38.07	36.45	32.88	36.63
Debt Securities Over 5 Years	45.92	46.33	45.04	43.38	44.55
Pledged Securities	47.72	49.95	49.37	48.72	50.14
Structured Notes, Fair Value	1.16	0.41	0.70	0.07	0.17

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.23	0.26	0.28	0.28	0.25
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.39	0.41	0.41	0.36
Provision for Ln&Ls Losses/Net Losses	188.46	273.03	212.50	245.23	254.10
Ln&Ls Allowance/Total Loans & Leases	1.32	1.33	1.32	1.29	1.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.44	15.29	11.32	14.24	18.48
ALL/Nonaccrual Assets	436.84	412.36	400.23	364.32	487.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	289.28	276.20	278.33	255.43	318.25
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.28	0.33	0.31	0.27
Recoveries/Avg Loans and Leases	0.06	0.06	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.21	0.21	0.26	0.25	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	N/A	N/A
Recoveries/Prior Year-End Losses	11.46	12.77	27.14	33.85	35.04
Earnings Coverage of Net Losses (X)	21.77	27.98	24.11	26.90	34.57
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.05	0.06	0.05	0.03
RE Loans Secured By 1-4 Family	0.05	0.05	0.07	0.05	0.03
Revolving	0.01	0.01	0.02	0.03	0.01
Closed-End	0.05	0.06	0.07	0.05	0.04
Commercial Real Estate Loans	0.04	0.03	0.06	0.04	0.03
Construction and Land Dev	0.01	0.01	0.02	0.03	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.03	0.05	0.03	0.03
RE Loans Secured by Farmland	0.00	0.00	0.01	0.01	0.00
Commercial and Industrial Loans	0.49	0.42	0.64	0.47	0.36
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.86	0.89	0.94	0.88	0.68
Credit Card Loans	2.36	3.07	3.04	2.61	1.35
Agricultural Loans	0.02	0.03	0.08	0.03	0.06
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.16	0.25	0.46	0.45	0.12

PERCENT OF LOANS AND LEASES	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.81	0.89	0.95	1.09	1.02
90+ Days PD Loans and Leases	0.14	0.15	0.13	0.17	0.14
Nonaccrual Loans and Leases	0.62	0.61	0.60	0.57	0.45
90+ Days PD and Nonaccrual Loans and Leases	0.81	0.82	0.79	0.79	0.62
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.81	0.89	0.95	1.09	1.02
90+ Days Past Due Assets	0.14	0.15	0.13	0.17	0.14
Nonaccrual Assets	0.62	0.62	0.60	0.58	0.45
30+ Days PD & Nonaccrual Assets	1.70	1.74	1.78	1.93	1.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.54	0.55	0.53	0.54	0.42
90+ PD & Nonaccrual Assets + OREO	0.67	0.67	0.66	0.66	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.54	0.54	0.54	0.51	0.40
Allowance for Loan & Lease Losses	59.85	61.40	60.47	61.09	48.64
Equity Cap + ALLL	5.77	5.71	5.81	5.65	4.44
Tier 1 Cap + ALLL	5.85	5.70	5.82	5.64	4.55
Loans & Leases + RE Acquired	0.81	0.80	0.81	0.75	0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.67	0.73	0.86	0.98	0.86
- 90+ Days Past Due	0.11	0.11	0.11	0.14	0.11
- Nonaccrual	0.55	0.55	0.55	0.49	0.35
Coml & Indl - 30-89 Days PD	1.05	1.15	1.01	0.98	1.10
- 90+ Days Past Due	0.14	0.13	0.12	0.16	0.15
- Nonaccrual	0.87	0.83	0.83	0.78	0.67
Individuals - 30-89 Days PD	1.34	1.39	1.58	1.68	1.70
- 90+ Days Past Due	0.15	0.15	0.17	0.21	0.17
- Nonaccrual	0.25	0.23	0.25	0.23	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.26	0.36	0.22	0.27	0.34
- 90+ Days Past Due	0.08	0.12	0.01	0.03	0.03
- Nonaccrual	0.30	0.22	0.21	0.16	0.19
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.33	0.48	0.34	1.07	0.42
- 90+ Days Past Due	0.02	0.05	0.03	0.11	0.03
- Nonaccrual	0.15	0.14	0.15	0.32	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.88	0.93	1.09	1.24	1.11
- 90+ Days Past Due	0.13	0.13	0.14	0.15	0.11
- Nonaccrual	0.40	0.37	0.41	0.33	0.29
Revolving - 30-89 Days PD	0.35	0.32	0.32	0.52	0.57
- 90+ Days Past Due	0.03	0.02	0.02	0.04	0.05
- Nonaccrual	0.08	0.09	0.07	0.11	0.11
Closed-End - 30-89 Days PD	0.95	0.91	1.19	1.31	1.17
- 90+ Days Past Due	0.14	0.14	0.15	0.16	0.12
- Nonaccrual	0.44	0.40	0.45	0.35	0.30
- Jr Lien 30-89 Days PD	0.08	0.06	0.08	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.01	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.05	N/A	N/A
Commercial RE - 30-89 Days PD	0.49	0.56	0.63	0.69	0.57
- 90+ Days Past Due	0.08	0.08	0.06	0.10	0.08
- Nonaccrual	0.54	0.52	0.51	0.47	0.35
Const & Dev - 30-89 Days PD	0.43	0.50	0.55	0.66	0.56
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.24	0.30	0.28	0.32	0.18
Multi family - 30-89 Days PD	0.12	0.10	0.19	0.24	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.06	0.10	0.06	0.07
Nonfarm Nres- 30-89 Days PD	0.45	0.52	0.57	0.59	0.51
- 90+ Days Past Due	0.06	0.06	0.06	0.10	0.06
- Nonaccrual	0.58	0.53	0.54	0.45	0.34
Farmland - 30-89 Days PD	0.39	0.49	0.52	0.54	0.40
- 90+ Days Past Due	0.06	0.05	0.03	0.02	0.04
- Nonaccrual	0.36	0.42	0.48	0.33	0.32
Credit Card - 30-89 Days PD	1.38	1.47	1.42	1.74	1.08
- 90+ Days Past Due	0.64	0.59	0.58	0.58	0.31
- Nonaccrual	0.01	0.01	0.01	0.01	0.02

CAPITAL RATIOS

	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	8.64	8.75	8.56	8.56	8.46
Tier 1 RBC Ratio	12.08	12.18	12.00	11.96	12.01
Total Risk-Based Capital Ratio	13.46	13.54	13.39	13.25	13.28
Tangible Tier 1 Leverage Ratio	8.58	8.68	8.50	8.51	8.41
Tangible Common Eq Cap/Tan Assets	7.96	8.01	7.85	7.89	7.90

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	13.69	13.24	13.28	12.98	12.39
Standby Letters of Credit	0.62	0.59	0.62	0.56	0.57
Commercial & Similar Letters of Credit	0.01	0.02	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.36	0.20	0.35	0.09	0.05
Interest Rate Contracts	0.33	0.17	0.32	0.08	0.05
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.08	0.04	0.07	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	21.29	20.29	21.00	20.57	19.90

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	85.35	87.61	89.36	82.01	86.96
Foreign Exchange Contracts	0.00	0.11	0.04	0.68	8.70
Equity, Comm, & Other Contracts	14.38	9.61	9.73	10.46	0.00
Futures and Forwards	8.84	15.44	20.52	30.84	29.81
Written Options	13.15	3.04	7.43	1.54	0.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	12.00	1.82	7.28	0.06	0.00
Purchased Options	4.36	19.37	3.94	25.72	38.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.16	19.37	3.77	25.72	38.83
Swaps	61.06	58.72	55.61	35.11	27.01
Held for Trading	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	100.00	93.10	100.00
Interest Rate Contracts	83.89	87.61	88.22	75.12	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.68	8.70
Equity, Comm, & Other Contracts	14.38	9.61	9.73	10.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	86.28	85.71	91.25	84.78	72.68
One Year or Less	21.90	28.21	27.01	43.66	42.40
Over 1 Year to 5 Years	47.16	45.52	45.22	39.90	26.17
Over 5 Years	7.90	5.21	8.68	0.11	1.52
Gross Negative Fair Value (Abs Val)	2.42	1.35	1.81	0.27	0.17
Gross Positive Fair Value	0.98	0.59	1.42	0.69	0.33
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.13	0.00	0.11	0.03	0.00

INSURANCE ACTIVITIES

06/30/2003

06/30/2002

12/31/2002

12/31/2001

12/31/2000

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	14.29	37.50	28.57	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	85.71	62.50	71.43	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	16.67	38.82	20.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	0.44	0.42	0.41	N/A	N/A
Premium Inc/Ins Activities Revenue	2.76	3.35	4.43	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	60.86	65.28	75.82	N/A	N/A
Other Prem Inc/Total Prem Inc	39.14	34.72	18.57	N/A	N/A
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	2.58	64.37	28.72	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	21.54	23.04	23.26	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	24.86	8.01	15.01	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.18	0.99	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	4.29	N/A	N/A	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	N/A	N/A
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FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.63	0.75	0.71	3.98	6.25

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.29	N/A	50.84	N/A	N/A
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
Leases	N/A	N/A	N/A	N/A	N/A

GROWTH RATES:

Net Loans and Leases	23.24	-22.68	33.57	-66.36	-40.07
Total Selected Assets	6.92	-16.88	7.01	-45.52	-23.11
Deposits	-26.19	-36.78	5.03	76.17	19.09

PEER GROUP 04

PROFITABILITY:	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	12.55	12.87	12.57	11.46	12.50
Bank Net Inc/Avg Eq Inv in Banks	13.71	13.80	13.44	12.58	13.51
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.74	3.76	4.29	3.09	3.61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.80	10.79	10.78	9.13	9.96
Bank Net Income/Parent Net Income	104.82	102.93	103.81	105.08	104.05
Nonbank Net Income/Parent Net Income	0.52	0.43	0.40	0.47	0.61
Sub BHCs Net Inc/Parent Net Income	73.91	71.67	76.72	65.59	63.74
LEVERAGE:					
Total Liabilities/Equity	16.35	16.76	17.68	16.25	12.68
Total Debt/Equity Capital	2.75	3.30	3.35	3.50	5.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.62	12.67	13.15	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	3.09	3.63	3.80	3.85	5.91
Total Debt/Eq Cap - Exc Over Fair Value	2.79	3.36	3.39	3.55	5.24
Long-Term Debt/Equity Capital	1.32	1.84	1.75	1.76	2.85
Short-Term Debt/Equity Capital	0.64	0.59	0.74	0.80	1.09
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.17	0.33	0.26	0.31	0.55
Long-Term Debt/Consolidated LT Debt	3.24	4.52	4.77	3.84	10.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.37	108.16	109.04	107.43	105.60
Total Investment in Subs/Equity	109.40	109.47	110.36	108.83	106.84
Equity Inv in Subs/Cons Eq Cap+Min Int	97.84	97.98	98.25	99.61	100.47
Total Inv in Subs/Cons Eq Cap+Min Int	98.64	99.09	99.28	100.68	101.65
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.60	0.56	0.68	0.61	0.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.16	2.17	2.30	2.77	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	126.53	118.47	125.26	123.68	129.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	132.00	113.68	127.88	127.32	134.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.43	109.70	110.04	114.69	104.92
Pretax Oper Inc + Int Exp/Int Expense	5448.36	3431.32	4686.35	3016.75	2360.63
Div + Int From Subs/Int Exp + Div	214.95	185.82	207.15	166.68	159.82
Fees+Other Inc From Subs/Sal + Oth Exp	8.35	9.28	8.32	10.01	10.04
Net Inc/Curr Port of LT Debt+Pfd Div(X)	96.75	52.46	64.97	70.50	128.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.60	-0.20	-0.35	-0.58	-1.22
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.80	0.68	0.77	0.58	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	06/30/2003	06/30/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	67.18	69.17	70.05	66.79	70.19
Dividends Paid/Net Income	25.27	25.54	23.97	27.96	28.32
Net Income - Dividends/Avg Equity	9.36	9.36	9.35	7.99	8.87
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	130.45	136.28	137.05	139.73	147.00
Dividends From Nonbank Subs	0.24	0.33	0.49	0.38	0.64
Dividends From Subsidiary BHCs	3.89	2.74	3.10	1.64	2.27
Dividends From All Subsidiaries	147.18	152.85	169.48	173.19	175.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.43	39.54	38.48	43.23	44.34
Interest Income From Bank Subs	0.13	0.16	0.17	0.28	0.40
Mgt & Service Fees From Bank Subs	1.90	2.22	1.72	2.18	2.69
Other Income From Bank Subs	0.02	0.01	0.03	0.01	0.09
Operating Income From Bank Subs	43.41	46.66	48.82	49.67	57.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	35.97	49.88	45.11	36.37	37.92
Interest Income From Nonbank Subs	0.87	0.65	0.72	3.18	0.77
Mgt & Serv Fees From Nonbank Subs	0.77	2.27	1.09	1.94	0.45
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	58.11	79.47	65.97	53.07	56.43
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	33.69	24.55	28.71	39.21	30.78
Interest Inc From Subsidiary BHCs	0.06	0.16	0.06	1.60	0.01
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.59	27.83	28.86	43.51	36.01
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.88	64.60	69.03	66.96	69.08
Interest Income From Bank Subs	0.68	0.79	0.44	1.03	0.90
Mgt & Serv Fees From Bank Subs	3.08	4.12	2.67	3.89	3.02
Other Income From Bank Subs	0.06	0.01	0.04	0.03	0.09
Operating Income From Bank Subs	76.90	78.63	79.71	79.84	80.16
Dividends From Nonbank Subs	0.32	0.21	0.30	0.16	0.21
Interest Income From Nonbank Subs	0.02	0.01	0.02	0.07	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.44	1.14	1.04	1.09	0.77
Dividends From Subsidiary BHCs	2.65	1.50	2.21	1.01	0.75
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.83	2.25	2.52	1.22	0.78
Loans and Adv From Subs/ST Debt	639.15	376.52	332.08	56.11	16.83
Loans and Adv From Subs/Total Debt	177.98	153.36	146.35	46.85	11.43

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
2521741	950, 974	ABINGTON BANCORP, INC.	ABINGTON, MA	Moved from Peer 3
1117464	836, 657	ACNB CORPORATION	GETTYSBURG, PA	
2067007	517, 630	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	693, 176	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	781, 554	ALLIANCE FINANCIAL CORPORATION	CORTLAND, NY	
1020676	590, 061	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2173720	627, 842	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1109964	507, 316	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	Moved from Peer 5
1076691	631, 300	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1031627	954, 941	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1058594	682, 995	AMERICREST BANCSHARES, INC.	OKLAHOMA CITY, OK	
1202258	741, 724	AMES NATIONAL CORPORATION	AMES, IA	
1134694	703, 493	AMTRUST, INC.	DUBUQUE, IA	
1126475	958, 492	ANCHOR BANCORP, INC.	WAYZATA, MN	
1129533	522, 365	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	581, 898	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1138012	713, 261	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1143481	811, 361	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	670, 070	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	789, 506	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1125236	801, 860	BANKFIRST CORPORATION, INC	SIOUX FALLS, SD	
1201363	572, 661	BANKMANAGERS CORP.	MILWAUKEE, WI	
1115385	555, 727	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	570, 957	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	546, 706	BARNES BANCORPORATION	KAYSVILLE, UT	
2736282	592, 997	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	
1202708	912, 740	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	798, 425	BEACON BANCORP	TAUNTON, MA	
2728157	775, 321	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	551, 857	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	628, 110	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	592, 682	BNCCORP, INC.	BISMARCK, ND	
2935142	536, 486	BOU BANCORP, INC.	OGDEN, UT	
1416523	507, 704	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	Moved from Peer 5
1140994	586, 273	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2853666	663, 800	BUSINESS BANCORP	SAN RAFAEL, CA	
2183493	546, 604	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	670, 952	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
1133503	863, 724	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	909, 080	CAPITAL BANK CORPORATION	RALEIGH, NC	
2682996	519, 210	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	Moved from Peer 5
1848003	685, 653	CASCADE BANCORP	BEND, OR	
2568362	856, 419	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	524, 120	CBS BANC- CORP.	RUSSELLVILLE, AL	Moved from Peer 5
1989634	720, 517	CENTENNIAL BANK HOLDINGS, INC.	FORT COLLINS, CO	
1048764	883, 013	CENTER BANCORP, INC.	UNION, NJ	
3003178	891, 660	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	548, 251	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
1203899	550, 919	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2263407	950, 835	CENTRAL COAST BANCORP	SALINAS, CA	
1064429	599, 652	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	

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1209042	503,364	CENTRE 1 BANCORP, INC.	BELOIT, WI	Moved from Peer 5
1141487	641,749	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
2509413	729,287	CHARTER OAK COMMUNITY BANK COR	ROCKVILLE, CT	
1133594	755,259	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2844495	584,528	CHESTER VALLEY BANCORP, INC.	DOWNINGTOWN, PA	
2244545	577,782	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	973,584	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1083475	556,984	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1097566	536,490	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	Moved from Peer 5
1081079	590,655	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	567,962	CITYWIDE BANKS OF COLORADO, IN	AURORA, CO	
1493832	774,369	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	Name change from CUMBERLAND BANCORP, INCORPORATED
1134108	607,742	CNB CORPORATION	CONWAY, SC	
1118340	705,579	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1143016	792,338	CNB FLORIDA BANCSHARES, INC.	JACKSONVILLE, FL	
1085170	819,323	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	580,953	COLUMBIA BANCORP	THE DALLES, OR	
1118229	512,905	COMM BANCORP, INC.	CLARKS SUMMIT, PA	Moved from Peer 5
2467689	929,785	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	875,787	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1250839	752,938	COMMERCIAL BANKSHARES, INC.	MIAMI, FL	
1118948	550,886	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1070765	521,271	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1129430	553,869	COMMUNITY BANCSHARES, INC.	BLOUNTSVILLE, AL	
2356073	508,285	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	Moved from Peer 5
1081873	727,229	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	806,999	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	599,152	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	528,412	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
2241937	522,003	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
2570187	624,238	COVEST BANCSHARES, INC.	DES PLAINES, IL	
1081239	505,259	CREWS BANKING CORPORATION	WAUCHULA, FL	Moved from Peer 5
1121229	911,543	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	834,649	DANVERS BANCORP, INC.	DANVERS, MA	
2497462	528,011	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	642,764	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1104660	512,312	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1058398	920,810	DURANT BANCORP, INC.	DURANT, OK	
2626691	557,971	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	810,042	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	751,407	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	866,069	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
2115757	718,973	EVERTRUST FINANCIAL GROUP, INC	EVERETT, WA	
2038409	850,410	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	
1104923	839,331	EXTRACO CORPORATION	WACO, TX	
1055315	979,235	F & M BANCORPORATION INC.	TULSA, OK	Name change from F & M BANCORPORATION
1134630	724,760	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1071191	798,500	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
2121552	628,267	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1137864	692,883	FIDELITY BANCSHARES, INC.	EDINA, MN	
2858773	585,781	FIDELITY D& D BANCORP, INC.	DUNMORE, PA	

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1201859	627,943	FINA BANCORP, INC.	VALPARAISO, IN	
1207431	857,242	FIRST AMERICAN BANK GROUP, LTD	FORT DODGE, IA	
1988646	583,802	FIRST BANCORP, INC.	LEBANON, VA	
1491360	976,417	FIRST BANK CORP	FORT SMITH, AR	
1206715	509,747	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	529,399	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	506,577	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	Moved from Peer 5
1118425	664,839	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	646,500	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1081060	538,529	FIRST CITIZENS BANCORP	CLEVELAND, TN	
1098796	719,644	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	758,075	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	659,006	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1117482	642,244	FIRST COLONIAL GROUP, INC.	NAZARETH, PA	
1108097	608,864	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1083783	865,628	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
3150997	673,825	FIRST FEDERAL FINANCIAL CORPOR	ELIZABETHTOWN, KY	
1064728	585,649	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3104280	710,241	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1134078	729,839	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1208009	573,457	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	762,010	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2390013	774,876	FIRST MIDWEST FINANCIAL, INC.	STORM LAKE, IA	
2833604	811,187	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2624398	687,785	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	584,947	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	778,220	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	530,258	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
2880626	517,811	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	Moved from Peer 5
1048894	841,156	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1029428	577,171	FIRST REGIONAL BANCORP	LOS ANGELES, CA	Moved from Peer 5
2836801	611,665	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	663,272	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	714,214	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
1204177	709,484	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	664,542	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1122123	698,326	FIRST WESTERN BANCORP, INC.	HURON, SD	
1134322	767,077	FIRSTBANK CORPORATION	ALMA, MI	
2127657	634,109	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
1123072	751,491	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2650315	625,147	FLAG FINANCIAL CORPORATION	ATLANTA, GA	
2693219	921,813	FLORIDA BANKS, INC.	JACKSONVILLE, FL	
3100358	531,615	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1117491	615,127	FNB BANCORP, INC.	NEWTOWN, PA	
1133473	808,782	FNB CORP.	ASHEBORO, NC	
1130696	775,663	FNB FINANCIAL SERVICES CORPORA	REIDSVILLE, NC	
1031430	649,136	FOOTHILL INDEPENDENT BANCORP	GLENDORA, CA	
1143762	788,826	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	868,007	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3103818	536,416	FRANKLIN BANCORP, INC.	SOUTHFIELD, MI	
1495229	892,875	FRANKLIN FINANCIAL CORPORATION	FRANKLIN, TN	

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1118238	542,795	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
2697347	813,991	FVNB CORP.	VICTORIA, TX	
2670573	758,048	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
1938865	607,113	GEORGIA BANK FINANCIAL CORPORA	AUGUSTA, GA	
1098620	936,238	GERMAN AMERICAN BANCORP	JASPER, IN	
1206733	697,265	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1204346	921,391	GREATBANC, INC.	AURORA, IL	
1134023	753,891	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
1133277	909,101	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
1862036	530,394	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2861492	658,271	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	667,134	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	573,598	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	501,358	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	Moved from Peer 5
2166124	587,685	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2918529	535,661	HERITAGE FINANCIAL HOLDING COR	DECATUR, AL	
1202986	675,237	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1472220	616,380	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	519,510	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	777,493	HNB CORPORATION	ARKANSAS CITY, KS	
1491409	745,769	HOME BANCSHARES, INC.	CONWAY, AR	
3059504	872,739	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	539,142	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2592714	944,344	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	774,155	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	822,834	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1141674	608,455	IBT BANCORP, INC.	IRWIN, PA	
1401118	664,688	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	538,239	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1363690	761,996	INB FINANCIAL CORPORATION	MALLEN, TX	
1100000	537,295	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1416653	516,536	INDIAN RIVER BANKING COMPANY	VERO BEACH, FL	
2803474	597,306	INTEGRITY FINANCIAL CORPORATIO	HICKORY, NC	Name change from UNITED COMMUNITY BANCORP
1137958	967,349	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 3
2049302	749,777	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	722,781	INWOOD BANCSHARES, INC.	DALLAS, TX	
1245228	597,431	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	562,513	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1085004	811,473	KISLAK FINANCIAL CORPORATION	MIAMI LAKES, FL	
1110036	551,657	KLEIN BANCSHARES, INC.	HOUSTON, TX	
1130098	765,688	LANDMARK FINANCIAL GROUP, INC.	BELVIDERE, IL	
1054514	884,508	LANDRUM COMPANY	COLUMBIA, MO	
2759900	519,356	LCNB CORP.	LEBANON, OH	
1136139	613,520	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	862,542	LEGACY TEXAS GROUP, INC.	PLANO, TX	
3101784	643,907	LIBERTY BANCSHARES, INC	JONESBORO, AR	Moved from Peer 5
1071669	753,085	LNB BANCORP INC.	LORAIN, OH	
2325350	724,898	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2745752	500,563	LONG ISLAND FINANCIAL CORP.	ISLANDIA, NY	Moved from Peer 5
1103766	586,432	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	894,661	LSB BANCSHARES, INC.	LEXINGTON, NC	

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2545831	786, 442	LSB FINANCIAL	LACONIA, NH	
2427665	555, 957	MACON BANCORP	FRANKLIN, NC	
1823608	639, 903	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1099328	898, 143	MERCANTILE BANCORP, INC.	QUINCY, IL	
1208755	758, 658	MERCANTILE BANCORP, INC.	HAMMOND, IN	
1208308	934, 819	MERCHANTS & MANUFACTURERS BANC	BROOKFIELD, WI	
1023239	897, 415	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1128769	601, 741	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	762, 508	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	866, 056	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1201916	551, 849	METROCORP, INC.	EAST MOLINE, IL	
2803719	917, 433	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1205053	616, 226	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	Name change from MAHASKA INVESTMENT COMPANY
1126354	808, 560	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	854, 425	MINNWEST CORPORATION	MINNETONKA, MN	
1210299	573, 926	MONROE BANCORP	BLOOMINGTON, IN	
1138919	549, 804	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	581, 506	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	712, 857	MOODY BANCSHARES, INC.	GALVESTON, TX	
2983394	959, 116	MOUNTAINBANK FINANCIAL CORPORA	HENDERSONVILLE, NC	
2603067	606, 078	MUTUAL BANCORP OF THE BERKSHIR	PITTSFIELD, MA	
2623430	527, 195	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2149622	777, 524	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	707, 381	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	691, 482	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1206359	977, 189	NEW LENOX HOLDING COMPANY	NEW LENOX, IL	
1247110	681, 214	NEWMIL BANCORP, INC.	NEW MILFORD, CT	
1066414	542, 965	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1109991	922, 863	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1029334	679, 437	NORTH VALLEY BANCORP	REDDING, CA	
1129887	756, 885	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
1210589	634, 158	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3025385	714, 947	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	610, 874	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
1978713	823, 556	NORTHWEST FINANCIAL CORP.	SPENCER, IA	
2835475	627, 840	NORWAY BANCORP, MHC	NORWAY, ME	
2123958	515, 368	NSD BANCORP, INC.	PITTSBURGH, PA	
2460569	610, 519	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	520, 808	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
1070747	863, 941	OAK HILL FINANCIAL, INC.	JACKSON, OH	
2012436	698, 646	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	508, 573	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	600, 326	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	508, 950	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1249598	829, 386	ORION BANCORP, INC.	NAPLES, FL	
1399550	660, 113	P. C. B. BANCORP, INC.	CLEARWATER, FL	
1083934	748, 017	PAB BANKSHARES, INC.	VALDOSTA, GA	
2850656	592, 744	PACIFIC CREST CAPITAL, INC.	AGOURA HILLS, CA	
2869733	649, 850	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	860, 377	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1202762	562, 955	PANHANDLE AVIATION, INC.	CLARINDA, IA	

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2651590	957, 294	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1117688	515, 209	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	Moved from Peer 5
2807614	845, 297	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
2623524	584, 783	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	521, 625	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	Moved from Peer 5
1030947	519, 533	PEOPLES BANCORP	LYNDEN, WA	
2818245	665, 046	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	767, 342	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	585, 410	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	667, 449	PEOPLES, INC.	COLORADO SPRINGS, CO	
1249712	727, 118	PORTER BANCORP, INC.	SHEPHERDSVILLE, KY	
2614634	607, 038	PREMIER BANCORP, INC	DOYLESTOWN, PA	
2007647	662, 801	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	540, 064	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	605, 614	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	518, 403	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	Moved from Peer 5
2125813	664, 943	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	528, 462	QNB CORP.	QUAKERTOWN, PA	
1029482	678, 008	RCB CORPORATION	SACRAMENTO, CA	
1130584	671, 652	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1426997	525, 874	REDWOOD EMPIRE BANCORP	SANTA ROSA, CA	
1201194	508, 027	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	658, 886	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2693358	824, 897	RESOURCE BANKSHARES CORPORATIO	VIRGINIA BEACH, VA	
2066886	830, 766	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1139466	911, 812	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	720, 947	SBC, INCORPORATED	COUNTRYSIDE, IL	
2244358	883, 145	SECURITY BANK CORPORATION	MACON, GA	Name change from SNB BANCSHARES, INC.
1200348	795, 143	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
1426924	539, 617	SEQUOIA BANCSHARES, INC.	BETHESDA, MD	
2429838	673, 110	SHORE BANCSHARES, INC.	EASTON, MD	
2901183	515, 585	SI BANCORP, INC.	WILLIMANTIC, CT	Moved from Peer 5
2976396	734, 987	SIERRA BANCORP	PORTERVILLE, CA	
1048997	505, 521	SMITHTOWN BANCORP, INC.	SMITHTOWN, NY	Moved from Peer 5
2345077	749, 737	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2810285	730, 800	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
2033226	685, 034	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1075694	948, 270	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2815477	789, 901	SOUTHERN COMMUNITY BANCORP	ORLANDO, FL	
2981831	726, 739	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	575, 040	SPIRIT BANCORP, INC.	BRISTOW, OK	
1417333	929, 008	STATE BANCSHARES, INC.	FARGO, ND	
1097771	616, 782	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	944, 633	STEARNS FINANCIAL SERVICES, IN	ST CLOUD, MN	
1126046	866, 193	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
1135598	732, 823	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2327541	504, 585	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	Moved from Peer 5
2618388	546, 483	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1104080	738, 916	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	
1247679	716, 193	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	982, 353	SUNFLOWER BANKS, INC.	SALINA, KS	

BHCPR Reporters for Quarter Ending 06/30/2003
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2003 and Other Notes
1246467	588,374	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	649,507	TEAM FINANCIAL, INC.	PAOLA, KS	
2663838	616,124	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
2457943	631,979	TIB FINANCIAL CORP.	KEY LARGO, FL	
1070420	509,554	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	Moved from Peer 5
1203974	621,314	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	973,292	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2571906	540,270	TRUSTCORP FINANCIAL INC	SAINT LOUIS, MO	
2936037	846,942	UB FINANCIAL CORPORATION	SUNRISE, FL	
2465519	644,447	UFS BANCORP	WHITINSVILLE, MA	
1206591	772,931	UNIONBANCORP, INC.	OTTAWA, IL	
1135516	600,630	UNITED BANCORP, INC.	TECUMSEH, MI	
1062649	787,584	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1082777	528,356	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	532,327	UNITED COMMUNITY BANCORP, INCO	CHATHAM, IL	
1064326	553,845	UNITED NEBRASKA FINANCIAL CO.	GRAND ISLAND, NE	
3015975	512,563	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	542,246	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2141028	594,363	VAIL BANKS, INC.	AVON, CO	
1205026	596,269	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1364110	611,294	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	Moved from Peer 5
2856377	799,985	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2615770	826,941	WARWICK COMMUNITY BANCORP, INC	WARWICK, NY	
2406174	573,449	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	548,228	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1137592	849,232	WAYNE BANCORP, INC.	WOOSTER, OH	
1210066	862,874	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
3122051	518,294	WEST FINANCIAL, INC.	EL PASO, TX	Moved from Peer 5
1115367	649,848	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	
2508788	748,643	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
2338471	813,746	WESTFIELD MUTUAL HOLDING COMPA	WESTFIELD, MA	
1048670	729,405	WILBER CORPORATION, THE	ONEONTA, NY	
2004141	851,389	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1035157	569,921	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 340 bank holding companies.